

Rec'd for Record Sept 20 1976 At 258 Clerk T In Same Day Recorded & Ex'd per Charles C. Yeller, CLK

NO 29,652
Filed November 14, 1979

THIS DEED OF TRUST, made this 14th day of September, 1976 by and between Lester George Oberhaus and Janice Swanson Oberhaus, his wife,

party of the first part, and Robert E. Gearinger and C. Monroe Keeney, Trustees as hereinafter set forth, party of the second part:

WHEREAS, the party of the first part is justly indebted unto Fredericktown Bank & Trust Company, a body corporate, duly organized under the banking laws of the State of Maryland, the "Beneficiary" in the principal sum of Forty Six Thousand Dollars (\$46,000.00) with interest from date at the rate of nine percent (9%) per annum, on the unpaid balance, until paid, for which amount the said party of the first part has signed and delivered their promissory note bearing even date herewith and to secure the payment of said sum with interest as aforesaid, these presents are executed; and

WHEREAS, the said note in the amount of Forty Six Thousand Dollars (\$46,000.00) being payable to the said Fredericktown Bank & Trust Company, or order, bearing interest at the rate aforesaid on the unpaid balance of principal and interest being payable in monthly installments of Three Hundred Eighty Six Dollars and Four cents (\$386.04), the first payment commencing on the 14th day of January, 1977, and continuing on the 14th day of each and every month thereafter, until the 14th day of December, 2001, when the remaining balance of the principal sum and interest shall be fully paid; the said payments shall be applied first to interest on the unpaid balance of principal, and the balance to amortization of principal

SEP 20-76 B #21793 ****303.60
SEP 20-76 B #21792 *****15.00

Recording Fee 15.00
Md. Stamp Tax 303.60
\$ 318.60

WHEREAS, it is a condition precedent to the granting of the aforesaid loan to the party of the first part, that these presents be executed to secure the payment of said indebtedness as aforesaid, and to further secure the performance of the obligations, covenants and agreements of this Deed of Trust.

NOW, THEREFORE, THIS DEED OF TRUST WITNESSETH, that the party of the first part in consideration of the premises and of the sum of One Dollar, lawful money of the United States of America, to it in hand paid by the party of the second part, the receipt of which, before the sealing and delivery of these presents is hereby acknowledged, does hereby grant and convey unto the party of the second part, as Trustee, the survivor of them, and his or their successors in trust, the following described land and premises, ~~XXXXXX XXXXXX XXXXXX~~ all of the one parcel of land in Braddock Election District, Frederick County, Maryland, and being more particularly described as follows:

BEGINNING at a monument at the southeast corner of lot 1 shown on plat of Eigenbrode Subdivision recorded in Plat Book 3, folio 4 and at the end of the first line described in a deed from Edna R. Eigenbrode, widow, to Gustav Schmidt dated May 21, 1957 and recorded in Liber 583, folio 354, thence by and with the second line of said deed (1) South 75° - 40' East 169.24 feet to an iron pipe at the end of 433.44 feet on the third line described in a deed from Howard M. Eigenbrode and Edna R. Eigenbrode, his wife, to Jesse R. Yingling dated October 21, 1953 and recorded in Liber 525, folio 153, thence by and with said second line reversed, (2) North 16° - 37' East 433.44 feet to an iron pipe, thence (3) North 76° - 00' West 119.0 feet to a post, thence (4) South 14° - 00' West 85.0 feet to an iron pipe, thence (5) North 76° - 00' West 70.0 feet to a post at the southeast corner of Lot 5 on the plat of Eigenbrode Subdivision recorded in Plat Book 3, folio 4, thence (6) South 14° - 00' West 347.0 feet to the place of beginning, containing 1.64 acres, more or less.

TOGETHER with a 20 feet wide right of way along the east side of the Gustav Schmidt property as reserved in a deed from Edna R. Eigenbrode, widow, to Gustav Schmidt dated May 21, 1957 and recorded in Liber 583, folio 354, from the southeast corner of the property conveyed to the 30 feet right of way described in a deed from Howard M. Eigenbrode and Edna R. Eigenbrode, his wife, to Jesse R. Yingling, dated October 21, 1953 and recorded in Liber 525, folio 153, and also together with the right to use in common with those having a like right the 30 feet wide right of way described in said deed from Howard M. Eigenbrode and wife to Jesse R. Yingling dated October 21, 1953 and recorded in Liber 525, folio 153, and the 30 feet wide road leading to and from the State Road to the 30 feet wide right of way, said 30 feet wide road being further described on the plat of Eigenbrode Subdivision recorded in Plat Book 3, folio 4.

BEING all and the same real estate that was conveyed unto the party of the first part by deed dated July 22, 1976 from Craig M. Henry and Mary L. Henry, his wife, and recorded among the Land Records of Frederick County, Maryland, in Liber 994, folio 198.